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Information Disclosure Statement by Applicant (Use several sheets if necessary)		Applicant Bruce Nappi	
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(37 CFR §1.98(b))			

U.S. Patent Documents							
Examiner Initial	Desig. ID	Document Number	Publication Date	Patentee	Class	Subclass	Filing Date If Appropriate
/S.N./	AA	6,317,745	9/13/2001	Thomas, et al.			
/S.N./	AB	US 2003/0023552	01/30/2003	Kight, et al.			
/S.N./	AC	US 2004/0034594	02/19/2004	Thomas, et al.			
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	AE						

Foreign Patent Documents or Published Foreign Patent Applications								
Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation	
							Yes	No
/S.N./	AF	WO 2003/091849	11/6/2003	Thomas, et al.				
	AG							
	AH							
	AI							
	AJ							

Other Documents (include Author, Title, Date, and Place of Publication)		
Examiner Initial	Desig. ID	Document
/S.N./	AK	"The Remaining Barriers to ePayments and Straight-through Processing." Research Conducted October 2001-March 2002. The Clearing House. Report released in 2002. http://www.epaynetwork.com/cms/documents/001786.pdf
/S.N./	AL	"University of Florida and Wachovia Bank Drive Electronic Payments for Grants." http://www.epaynetwork.com/cms/pressreleases/pr2004/000299.php June 22, 2004. Electronic Payments Network. The Clearing House Payments Company, L.L.C.
/S.N./	AM	Salaris, Rossana. http://www.usfst.com/pastissue/article/article.asp?art=270915&issue=214 "Moving corporate America to electronic payments". Financial Services Technology. US Edition. 2008.

Examiner Signature /Samica Norman/	Date Considered 01/28/2010
EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	